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By: Rose Krebs

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WILLINGBORO - As first years go, U.S. Rep. John Adler's was a doozy.

He went to Washington to fight - for senior citizens, for health care reform, for a responsible banking system, and for his constituents back home. The 3rd District Democrat from Cherry Hill discussed those topics with the Burlington County Times' Editorial Board on Friday.

"It's been a fun, thrilling, exhausting and trying first year," Adler said.

The "hostile partisanship" in Washington was a real eye opener for the House freshman, who lamented that "there's not enough camaraderie" in Congress.

Adler said with all the major challenges the nation is facing, politicians need to put their differences aside. He is confident that there will be a turnaround and that people will soon see improvements in their own lives.

For that to happen, government and financial institutions must do their part, he said.

Adler said he is trying to do his part but believes Washington already has made some serious errors.

The congressman visited the BCT while on his way to the Social Security Administration office in Philadelphia to announce his sponsorship of a bill that would enable senior citizens and disabled veterans to receive a one-time payment of \$250 this year to help offset the lack of a Social Security cost-of-living increase. The money would be paid using unobligated federal stimulus funds.

"After all the bank bailouts and government spending, Washington is making a huge mistake by forgetting our seniors," Adler said in a news release handed out at the meeting. "We cannot continue to put our seniors in a position where they have to choose between buying their medicine, paying for their heat or paying high property taxes. Congress must take action immediately."

Adler also explained his reasons for voting against the health care reform bill passed in the House of Representatives on Nov. 7. He was the only Democrat to vote no.

"I don't think (the bill) did a good job of meeting the needs of those who already have insurance, or their employers in slowing down cost increases," he said. "I very much want to have sound

health care reform."

Adler said 15 to 30 percent annual increases in health care costs are unacceptable and cannot be sustained, even in good times.

Reform legislation should focus more on "cost containment," he said, which would help address what he views as the major problem with the health care industry: the "fee-for-service model," in which doctors, hospitals, insurers, and medical laboratories bill for each service offered. Adler said that there must be an opportunity for "bundling" services in billing and that pilot programs across the country doing just that should be mandated.

The congressman said more insurance carriers are needed to create competition and lower costs, and that includes a public option.

"We pay the most (for health insurance) and we don't get the best service" when compared with other countries, he said.

Adler was critical of what he called "huge omissions" in the Troubled Asset Relief Program set up in the Emergency Economic Stabilization Act of 2008. The program permitted the Treasury Department to purchase or insure up to \$700 billion in "troubled assets" from financial institutions as a way to address the mortgage crisis.

"I'm very frustrated that (the government) hasn't done a better job of getting banks to help us in this recovery," he said.

He believes banks should be "lending money to credit-worthy consumers" and companies at the same levels that they were before the legislation was passed.

"The shovel may be ready (on stimulus projects), but (financial institutions) didn't actually give the money to get the shovel in the ground," he said.

Adler also was troubled that some financial institutions awarded multimillion-dollar bonuses during the crisis.

"The banks are not reflecting, with their conduct, a fix to a problem that they principally caused," he said, adding that he supported a measure to put a 90 percent tax on such bonuses.

Adler took time to address some issues he has championed, such as exempting small businesses with 20 or fewer employees from having to pay for an identity-theft protection program.

Locally he said he fought for pay equity at Joint Base McGuire-Dix-Lakehurst; to save jobs at mortgage giant PHH Corp., headquartered in Mount Laurel, by obtaining federal credit; to secure \$20 million in federal money for Lockheed Martin in Moorestown to improve its Aegis ballistics missile defense radars and another \$1.6 million for its engineering programs; and to obtain \$2 million in FEMA funding for both Medford and Medford Lakes for damages sustained

in the July 2004 flood (the Medford Lakes money is still being sought). Adler said he also assisted car dealership Rice and Holman of Burlington County in securing federal credit.

One subject Adler didn't seem to want to discuss was the prospect of running for re-election against former Philadelphia Eagle Jon Runyan in November.

"A lot of other people focus on politics. I focus on the issues," he said. "I think the best way to get re-elected is to do a good job."

Of President Barack Obama, the congressman called him a "sober, stable voice in tough times" and commended him for "trying to be an optimist."

"It's a work in progress. He's trying to do a good job," he said.

Of Jon S. Corzine, Adler said he was frustrated by what he thought was a lack of communication between the outgoing governor and members of Congress in working on stimulus projects in the state.

In addition to the \$250 payment for seniors, Adler said he is working on legislation that would result in pension forfeitures and prison time for public officials convicted of corruption, a hot-button issue in New Jersey. He noted that three people he had served with in the state Assembly are in federal prison.

"(Citizens) really hate that people in government are in it for the wrong reason," he said, adding that strict laws are needed to crack down on such cases.